

permits the involvement of state abandoned property systems to locate the owners of unclaimed deposit insurance. Under prior law, depositors were required to claim their deposit insurance within eighteen months of the closing of an insured depository institution. The new law, which applies to insured depository institutions for which the FDIC is appointed receiver after the enactment date of the Act, June 28, 1993, permits state governments to accept custody of any deposits which remain unclaimed at the end of eighteen months and attempt to locate the depositors for ten years, at which time any remaining deposits are to be returned to the FDIC. As to any accounts which are not accepted by the state, those depositors have until the termination of the receivership to claim their insurance from the FDIC. Congress also included a retroactive provision applicable to any insured depository institution for which the FDIC was appointed receiver after January 1, 1989. For these institutions, the states are not permitted to take custody of unclaimed deposits, but the depositors themselves may claim them directly from the FDIC at any time up to the termination of the receivership.

The FDIC will use the information maintained in the system to respond to requests for research and/or delivery of deposit insurance to a claimant. The system will consist of records relating to unclaimed insured or transferred deposits from closed insured depository institutions for which the FDIC was appointed receiver after January 1, 1989.

Accordingly, the Board of Directors of the FDIC proposes to establish the system to read as follows:

#### FDIC 30-64-0024

##### SYSTEM NAME:

Unclaimed Deposits Reporting System.

##### SYSTEM LOCATION:

Designated FDIC service centers and consolidated field offices. A list of the designated locations is available from the Chief of Policy & Planning, Operations Branch, Division of Depositor and Asset Services, FDIC, 550-17th Street, NW, Washington, DC 20429.

##### CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Owners of unclaimed insured or transferred deposits from closed insured depository institutions for which the FDIC was appointed receiver after January 1, 1989.

##### CATEGORIES OF RECORDS IN THE SYSTEM:

Records relating to unclaimed insured or transferred deposits from closed insured depository institutions for which the FDIC was appointed receiver after January 1, 1989.

##### AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

Sections 9, 11, and 12 of the Federal Deposit Insurance Act (12 U.S.C. 1819, 1821, and 1822).

##### ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:

Information in this system of records may be disclosed:

(1) To the appropriate state accepting custody of unclaimed deposits as specified in section 12(e)(2)-(3) of the Federal Deposit Insurance Act (12 U.S.C. 1822(e)(2)-(3));

(2) To a congressional office in response to an inquiry made at the request of the individual to whom the record pertains; and

(3) To the appropriate federal, state or local agency or authority responsible for investigating or prosecuting a violation of, or for enforcing or implementing a statute, rule, regulation, or order, when the information indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule or order issued pursuant thereto; and

(4) To a court, magistrate, or administrative tribunal in the course of presenting evidence, including disclosures to counsel or witnesses in the course of civil discovery, litigation, or settlement negotiations or in connection with criminal proceedings.

##### POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISPOSING OF RECORDS IN THE SYSTEM:

###### STORAGE:

Information is maintained on local area network specified file servers, computer disks, tapes or hard copy printouts stored in secured areas which limits access to authorized personnel only.

###### RETRIEVABILITY:

Indexed by depository institution name, depository institution number, depositor name, depositor social security number, depositor tax identification number, or account/check number.

###### SAFEGUARDS:

Information is encrypted and accessed only by authorized FDIC personnel. Hard copy data is stored in secured

areas which limits access to authorized personnel only.

##### RETENTION AND DISPOSAL:

If the appropriate state has accepted ten-year custody of unclaimed deposits, a record of the deposits will be retained by the FDIC during the custody period, pending return of any deposits not claimed from the state during the ten-year custody period. Such records will subsequently be destroyed in accordance with the FDIC's records retention policy in effect at the time of return of any deposits to the FDIC from the state. If the appropriate state has declined to accept custody of unclaimed deposits, upon termination of the receivership of the closed insured depository institution, records of all deposit insurance claims paid are destroyed in accordance with the FDIC's current records retention policy.

##### SYSTEM MANAGER(S) AND ADDRESS:

Chief of Policy & Planning, Operations Branch, Division of Depositor and Asset Services, FDIC, 550-17th Street, NW., Washington, DC 20429.

##### NOTIFICATION PROCEDURE:

Requests must be made in writing and addressed to the Office of the Executive Secretary, FDIC, 550-17th Street, NW., Washington, DC 20429.

##### RECORD ACCESS PROCEDURES:

Same as "Notification" above.

##### CONTESTING RECORD PROCEDURES:

Same as "Notification" above.

##### RECORD SOURCE CATEGORIES:

Information originates from deposit records of closed insured depository institutions. Records of unclaimed transferred deposits are provided to the FDIC from insured depository institutions to which the FDIC transferred deposits upon closing of the former institution.

##### SYSTEMS EXEMPTED FROM CERTAIN PROVISIONS OF THE ACT:

None.

By direction of the Board of Directors.

Dated at Washington, DC, this 31st day of January, 1995.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Acting Executive Secretary.*

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#### Privacy Act of 1974; Amendment to an Existing System of Records

AGENCY: Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice of amendment to an existing system of records—"Consumer Complaint and Inquiry System".

**SUMMARY:** As part of an ongoing examination of the FDIC's systems of records, the "Consumer Complaint and Inquiry System" has been reviewed for compliance with the Privacy Act, 5 U.S.C. 552a. Review was necessitated by a recent reorganization within the FDIC which resulted in the creation of a new division, the Division of Compliance and Consumer Affairs. Numerous minor amendments have been made that will more accurately describe the following elements in this system of records: System location, categories of individuals covered by the system, categories of records in the system, retention and disposal, system manager(s) and address, and record source categories.

**EFFECTIVE DATE:** February 7, 1995.

**FOR FURTHER INFORMATION CONTACT:** Frederick N. Ottie, Attorney, Office of the Executive Secretary, FDIC, 550-17th Street, NW, Washington, DC 20429, (202) 898-6679.

**SUPPLEMENTARY INFORMATION:** The FDIC's system of records entitled "Consumer Complaint and Inquiry System" is being amended to describe its contents more accurately. These modifications update language in the system notice describing system location, categories of individuals covered by the system, categories of records in the system, system manager(s) and address, and record source categories to reflect organizational changes within the FDIC and delineate more precisely that this system of records encompasses complaints and inquiries concerning the activities and practices of FDIC-insured depository institutions. Additionally, the description of the system's provisions for retention and disposal of records is amended to reflect that all records are retained for two years after receipt unless updated by correspondence received during the second year, and that electronic records are deleted from the electronic system and files are destroyed by shredding.

Accordingly, the Board of Directors of the FDIC amends the "Consumer Complaint and Inquiry System" to read as follows:

**FDIC 30-64-0005**

**SYSTEM NAME:**

Consumer Complaint and Inquiry System. [Complete text appears at 52 FR 34297, September 10, 1987.]

**SYSTEM LOCATION:**

Division of Compliance and Consumer Affairs, FDIC, 550-17th Street, NW, Washington, DC 20429, and designated FDIC regional offices for complaints or inquiries originating within or involving an FDIC-insured depository institution located in an FDIC region. A list of regional offices is available from the Office of Corporate Communications, FDIC, 550-17th Street, NW, Washington, DC 20429, telephone (202) 898-6996.

**CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:**

Individuals who have filed complaints or inquiries concerning activities or practices of FDIC-insured depository institutions.

**CATEGORIES OF RECORDS IN THE SYSTEM:**

Contains correspondence and records of other communications between the FDIC and the individuals filing complaints or making inquiries, including copies of supporting documents supplied by the individual. May contain correspondence between the FDIC and the FDIC-insured depository institution in question and/or intra-agency or inter-agency memoranda or correspondence.

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**POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISPOSING OF RECORDS IN THE SYSTEM:**

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**RETENTION AND DISPOSAL:**

Records are retained for two years after receipt unless updated by correspondence received during the second year. Electronic records are deleted from the electronic system and files are destroyed by shredding.

**SYSTEM MANAGER(S) AND ADDRESS:**

Director, Division of Compliance and Consumer Affairs, FDIC, 550-17th Street, NW, Washington, DC 20429. The appropriate FDIC regional manager for records maintained in FDIC regional offices.

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**RECORD SOURCE CATEGORIES:**

The information is obtained from the individual on whom the record is maintained; FDIC-insured depository institutions that are the subject of the complaint; the appropriate agency, whether federal or state, with supervisory authority over the institution; congressional offices that may initiate the inquiry; and other parties providing information to the

FDIC in an attempt to resolve the complaint or inquiry.

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By direction of the Board of Directors.

Dated at Washington, DC, this 31st day of January, 1995.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Acting Executive Secretary.*

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**FEDERAL EMERGENCY MANAGEMENT AGENCY**

**Public Information Collection Requirements Submitted to OMB for Review**

**ACTION:** Notice.

**SUMMARY:** The Federal Emergency Management Agency (FEMA) has submitted to the Office of Management and Budget the following public information collection requirements for review and clearance in accordance with the Paperwork Reduction Act of 1980, 44 U.S.C. chapter 35.

**DATES:** Comments on this information collection must be submitted on or before April 10, 1995.

**ADDRESSES:** Direct comments regarding the burden estimate or any aspect of this information collection, including suggestions for reducing this burden, to: the FEMA Information Collections Clearance Officer at the address below; and to Donald Arbuckle, Office of Management and Budget, 3235 New Executive Office Building, Washington, DC 20503, (202) 395-7340, within 60 days of this notice.

**FOR FURTHER INFORMATION CONTACT:** Copies of the above information collection request and supporting documentation can be obtained by calling or writing Muriel B. Anderson, FEMA Information Collections Clearance Officer, Federal Emergency Management Agency, 500 C Street, SW., Washington, DC 20472, (202) 646-2624.

*Type:* Extension of 3067-0146.

*Title:* State Administrative Plans for Individual and Family Grant Program.

*Abstract:* The collection of this information is needed for the purpose of making grants to individuals and families for disaster-related expenses and serious needs for administration of the program. The plan forms an agreement between the State and Federal governments that the program will be implemented according to the regulations and nation-wide eligibility criteria.

*Type of Respondents:* State or Local Governments.